



Level of asset ownership by women in rural North-East and South-East Nigeria

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ABSTRACT

Women accumulate and hold assets over time to improve their welfare. However, information on the level of asset ownership of women is scanty. Therefore this study examined the level of asset ownership by women in rural North East and South East, Nigeria. Data from the Nigeria Demographic and Health Survey (NDHS) 2013 was used. Information from 5024 from North East (NE) and 1502 women from South East (SE) with adequate information were used for the analyses. Data on socio-economic characteristics {age, household size, marital status, educational level and assets (physical and natural)} were extracted. Data were analyzed using descriptive statistics, multiple correspondence analysis, composite score and ordered probit regression at $\alpha_{0.05}$. Mean age and household size in NE and SE were 28.77 ± 9.57 , 29.62 ± 10.04 years; 7.51 ± 4.02 , 5.59 ± 2.79 persons respectively. Highest number (66.94%) of women were married in North East and 63.38% were married in South East, while 66.94% had no formal education in North East and 3.79% in South East. Women owned physical assets such as mobile phone (60.41%, 82.69%), radio (50.94%, 73.77%) and natural assets such as land (5.39%) in North East and South East respectively. Women in the intermediate category of asset ownership constitute (76.02%, 63.58%) followed by the low and high categories with (11.48%, 17.11%) and (12.50%, 19.31%) in North East and South East, respectively. In the NE employment type (agriculture and allied, -0.23), gender of household head (female, -0.23), marital status (married, -0.08) reduced asset ownership. Employment type (skilled manual, 0.09; services, 0.16), household size (0.05) and educational level (primary, 0.27; secondary, 0.70; higher, 1.92) improved asset ownership. Also for the SE, employment type (agriculture and allied, -0.39), gender of household head (female, -0.64), reduced asset ownership while employment type (professional/managerial, 0.28), household size (0.03) and educational level (primary, 0.54; secondary, 0.90; higher, 1.16) improved asset ownership. Local and international agencies working with women should embark on enlightenment programs for communities on the need for women to increase the level of assets they own.

1. Introduction/problem statement

In Sub-Saharan Africa, women own fewer assets than men (Deere & Doss, 2006; Doss, 2006; Kagotho, 2015) and the assets women own tend to be non-income-producing assets such as pans, cups, brooms and hoes. In some cases, women own animals, but their ownership is typically restricted to small ruminants and relatively low value assets as compared to men. For example, in rural areas, while men own drought and dairy cows, women own small cattle, pigs, poultry, and so on. Even if women own dairy cattles, these are generally in smaller numbers as compared to men. Furthermore, women's ability to accumulate assets is governed by norms that historically have favoured men, and these legal systems limit the extent of women's control over assets. For example, even though a woman may have used her savings to begin and maintain

a small business, her husband has legal standing in making decisions regarding that business (Carpano, Izumi, & Mathieson, 2007; Fafchamps & Quisumbing, 2002, 2005; Kagotho, 2015).

The path out of poverty in agrarian countries in Africa lies in their ability to provide equitable access to productive assets-land, credit, livestock, health and education to name a few. No less important is the duty of these assets. It is now widely believed that increasing women's control over asset specifically financial and physical assets such as land has positive impacts on food security, child nutrition, education, women's own well-being and household welfare (Quisumbing, 2003; Smith, 2002; World Bank, 2001, Batana, 2013, Deere, Oduro, Swaminathan, & Doss, 2013). Having assets in the hands of women significantly expands their decision-making capabilities, which in turn has a great impact on their health and wellbeing and that of their

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household. When women do not have ownership claims on assets owned by men in their household, they are vulnerable when their marriage dissolves through divorce or death (Agarwal, 1997; Kabeer, 1999).

Current estimates show that around 50% of economically active women in African countries earn their livelihoods in agriculture (Margolis & Buckingham, 2013). Yet, in Africa women constitute a meager 15% of land use rights and 1% of land ownership. It is also estimated that women receive only 5% of agriculture extension services, and receive < 10% of available credit (Margolis et al., 2013). Despite the increasing awareness of the great potentials of women in development, women all over Africa still face the age-old problems of neglect, inequality, lack of access to productive assets and dependency on men. As noted by Jjaiya (2000), Abara (2012) there is no part of Nigeria where women and men have equal social, economic and legal rights. Osemeobo (2004), Oyerinde (2008) also noted that in Nigeria women face unfavourable land tenure system that tend to deny them long term. As such, women in rural communities of the country command less range of productive assets especially land and other agricultural assets.

It therefore follows that a greater percentage of rural women in the country do not have access to adequate productive assets which they need to create wealth and improve their welfare and that of their households. As such there has been an increasing incidence of poverty among rural women in the country. For instance, in 1980 the percentage rate of women that are poor in Nigeria was 26.9% (Federal Office of Statistics, 1999) and by 2013 it has increased to 70% (Pwanagba, 2013). 65% of Nigerians live below the poverty line without any access to basic goods, services and commodities (NBS, 2012). Since women constitute almost half of the population going by the latest population census in the country, it is convenient to say that most women are the victims of poverty in Nigeria today. Majority of these poor women reside in the rural areas of the country and lack access to productive assets. Evidence from different parts of the country has shown that rural women suffer from poverty and have long duration of poverty (Olorunsanya & Omotesho, 2011). Many of them have been unjustifiably maligned, neglected and frustrated. This has a devastating effect on their lives and wellbeing as well as the welfare of their households. For millions of Nigeria's rural women, life is neither satisfying nor decent. Interlocking problems of poor income, illiteracy and poor health compounded by unfriendly social customs and tenurial rights, make it difficult for rural women to break free from a life of poverty. The lack of access of rural women to productive assets puts them and their households in perpetual poverty and a future of hopelessness. Rural poverty (especially among rural women) is undesirable. It is a threat to good living and optimal resources use. The cost of ignoring the needs of women are enormous; high infant mortality, a weakened rural economy, ineffective agriculture, a deteriorating environment and a poor life for all (Momsen, 1995; Oyerinde, 2008).

Incorporating a perspective on how poverty may be experienced by women due to not owning assets can aid policy makers in the design and evaluation of anti-poverty and livelihoods creation programs. It is in view of this that this study seeks to examine the asset ownership by women in rural North East and South East Nigeria. Thus, this study examined the following objectives: to profile assets owned by women, determine the level of asset ownership by women and determine the factors influencing level of asset ownership by women in rural North East and South East Nigeria.

2. Theoretical framework and literature review

2.1. Theoretical review

The theoretical literature on the rationale for asset accumulation by individuals is vast. Economic theory generally assumes that people make decisions about assets and other aspects of economic life by

maximizing their self-interest, subject to constraints. In multi-period economic models, individuals try to optimize their lifetime satisfaction by maximizing the present value of their lifetime income. Accumulating assets (and borrowing) are ways in which the timing of an individual's consumption can differ from an individual's income. The life cycle model proposed by Ando and Modigliani (1969) is central to the rationale for individuals to borrow, save, and accumulate assets. In life cycle models, smoothing consumption involves borrowing when young, building up savings in middle age, and dissaving after retirement. In addition to providing freedom for the allocation of consumption over time, assets can raise permanent income because of opportunities to earn high, though sometimes risky, rates of return and can allow people to make bequests.

Another economic rationale for accumulating and sustaining assets is the precautionary motive (Lerman & McKernan, 2008). Assets can help individuals deal with unforeseen contingencies that sharply reduce incomes. Unemployment and disability are examples of unforeseen shocks that suddenly lower income, but need not lower consumption by the same amount so long as assets are available as a cushion. The availability of unemployment insurance benefits and means-tested welfare benefits can reduce the precautionary motive to build assets. Asset tests, which restrict program eligibility to individuals with assets below a fixed threshold, can further reduce an individual's incentive to save (Sherraden, 1991).

The assets-for-development framework is based on the idea that assets may foster social and individual economic development. The central reference in this literature, especially as it relates to low-income families, is Sherraden's, 1991 book, *Assets and the Poor*. Many other studies present theories that highlight potential social and psychological effects of asset-holding (Dipasquale & Glaeser, 1999; Edin, Fredriksson, & Aslund, 2003; Oliver & Shapiro, 1995; Rossi & Weber, 1996). Finally, social stratification theory regards assets as a means of transmitting class status across generations. Unlike the individual savings models, an inheritance can lead to immediate and large wealth increases.

2.2. Literature review on asset ownership

Aluko (2015) in her research on patriarchy and property rights among Yoruba women in Nigeria found out that in most patriarchal societies, women's property rights are often achieved vicariously, usually through their husbands. The study examined how gender-equitable property rights regime affects gender relations at the household and societal levels through in depth interviews with fifty-six purposively selected women property owners who lived in urban Ibadan, Nigeria. The result showed that though economic power has improved the status of the women and contributes to development of their communities, it has not yet translated into equity in decision making. More than economic power is required to attain equality. The capability of defining goals and acting upon them is also critical. This study, as compared to Aluko (2015), examined the level of asset ownership by women in rural Nigeria as against land ownership by urban Yoruba women considered by Aluko (2015).

Adeyemo, Kirk, and Ogunleye (2015) carried out a study on women access to land: the compatibility of property rights on the farming activities of women in rice producing areas of Osun State, Nigeria. The study explored property land regimes and other factors affecting women rice farmers in the state. A multistage sampling procedure was used to collect primary data from a cross-sectional survey of one hundred and two women rice farmers. Data were analyzed using descriptive statistics, stochastic frontier analysis, budgetary technique and returns to investment (ROI) analysis. The results showed that among the women average age was 49.00 years, average household consist of nine members; they had an average of 5.88 years of formal education and about 40.20% of the women owned < 5 plots of land. The study concluded that: the level of investment in land and rice production were

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